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**Yee &
Associates, P.C.**

4100 Alpha Road
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Dallas, Texas 75244

Main No. (972) 385-8777
Facsimile (972) 385-7766

FACSIMILE COVER SHEET

To: Commissioner for Patents for Examiner Elda G. Milef Group Art Unit 3628	Facsimile No. 571/273-8300
From: Stephanie Fay Legal Assistant to Mari Stewart	No. of Pages Including Cover Sheet: 19
<p>Enclosed herewith:</p> <ul style="list-style-type: none"> • Transmittal document; and • Response to Office Action. 	
<p>Re: Application Serial No. 09/833,340 Attorney Docket No. AUS920010213US1</p>	
<p>Date: Tuesday, September 13, 2005</p>	
<p>Please contact us at (972) 385-8777 if you do not receive all pages indicated above or experience any difficulty in receiving this facsimile.</p>	<p><i>This Facsimile is intended only for the use of the addressee and, if the addressee is a client or their agent, contains privileged and confidential information. If you are not the intended recipient of this facsimile, you have received this facsimile inadvertently and in error. Any review, dissemination, distribution, or copying is strictly prohibited. If you received this facsimile in error, please notify us by telephone and return the facsimile to us immediately.</i></p>

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Dutta et al.

Group Art Unit: 3628

Serial No.: 09/833,340

Examiner: Milef, Elda G.

Filed: April 12, 2001

Attorney Docket No.: AUS920010213US1

For: Method and Apparatus for
Processing a Check within a Financial
System

35525
PATENT TRADEMARK OFFICE
CUSTOMER NUMBER

Certificate of Transmission Under 37 C.F.R. § 1.8(a)

I hereby certify this correspondence is being transmitted via facsimile to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450; facsimile number (571) 273-8300 on September 13, 2005.

By:

Stephanie Fay

TRANSMITTAL DOCUMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

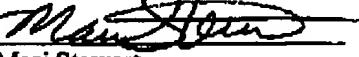
Sir:

ENCLOSED HEREWITH:

- Response to Office Action

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

Respectfully submitted,


Mari Stewart
Registration No. 50,359
Duke W. Yee
Registration No. 34,285
YEE & ASSOCIATES, P.C.
P.O. Box 802333
Dallas, Texas 75380
(972) 385-8777
ATTORNEYS FOR APPLICANTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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§ Group Art Unit: 3628

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§ Examiner: Milef, Elda G.

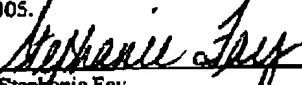
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§
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By:


Stephanie FayRESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

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In response to the Office Action dated June 20, 2005, please amend the above-identified application as follows:

Listing of Claims begins on page 2 of this paper.

Remarks begin on page 6 of this paper.